



Order Filed on October 14, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.
Formed in the State of Florida
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Attorney for Creditor

In re:

Michael Goula

Debtor.

Chapter 13

Case No. 18-25736-MBK

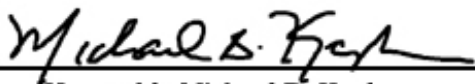
Hearing Date: October 16, 2020

Judge Michael B. Kaplan

**CONSENT ORDER RESOLVING MOTION
TO VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: October 14, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Michael Goula
Case No.: 18-25736-MBK
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay and Co-Debtor Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-AR1 (“Creditor”), whereas the post-petition arrearage was \$24,099.63 as of October 5, 2020 and whereas the Debtor and Creditor seek to resolve the Motion, it is **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **5 Willow Court, Stafford Twp, New Jersey 08050** (“Property”) provided that the Debtor comply with the following:

- a. Beginning on or before November 1, 2020 and due on or before the 1st day of each subsequent month, the Debtor shall cure the post-petition arrearage amount of \$24,099.63 by making twelve (12) consecutive monthly payments of \$2,008.31 directly to Creditor until paid in full; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments directly to Creditor as they become due beginning with the November 1, 2020 payment.

2. All payments due hereunder shall be sent directly to Creditor at the following address: Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraph and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property. If the Debtor cures the initial default and subsequently defaults again, Creditor may submit a proposed order lifting the automatic stay on seven (7) day's notice, pursuant to Local Rule 9013-4(e).

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Kenneth J. Borger
Kenneth Borger, Esq.
Brenner Spiller & Archer 175
Richey Ave Collingswood,
NJ 08107 *Counsel for Debtor*

/s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel for Creditor

In re:
Michael Goula
Debtor(s)

Case No. 18-25736-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 14, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:

Recip ID	Recipient Name and Address
db	+ Michael Goula, 5 Willow Court, Manahawkin, NJ 08050-7801

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Debtor Michael Goula aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-AR1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1, Mortgage-Backed Notes, Series 2006-AR1 ewassall@logs.com, njbankruptcynotifications@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Oct 14, 2020

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Total Noticed: 1

Krystin Miranda Kane

on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1,
Mortgage-Backed Notes, Series 2006-AR1 krallex@logs.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage
Pass-Through Certificates, Series 2006-AR1 rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8